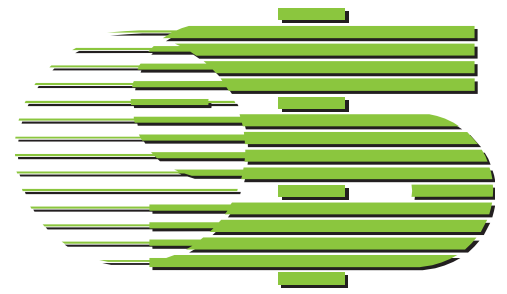


Snowbird Currency Exchange Program™



Why you should participate

The Snowbird Currency Exchange (and transfer) Program is designed exclusively for the snowbird lifestyle. There's no other like it!

Along with thousands of satisfied snowbirds, you too can transfer money from Canada to the U.S. at exclusive, preferred exchange rates with LOW or NO fees. The best part is that you don't have to change banks and transfers are automatic.

The Snowbird Currency Exchange Program is the ultimate in cross border banking for Canadian snowbirds. The program enables you to transfer money automatically and continuously from your regular Canadian chequing account to your U.S. chequing account, in the United States. You can specify the months in which money is transferred, OR you can setup a continuous monthly transfer.

The program works by pooling the funds of all participants, enabling bulk purchase exchange rates; savings are then passed on to you and other participants. The program is exceptionally convenient, proven by thousands and is worry-free. Services of a leading Canadian bank are utilized and security is assured.

WARNING: With other currency transfer programs, including those from Canadian banks, the receiving U.S. banks may charge an additional fee of up to \$15 to receive an international money transfer – with the Snowbird Currency Exchange Program, no fee will be charged by your U.S. bank. IT'S THAT GOOD!

Here's how it works

Transfers out of your Canadian chequing account will occur on the **1st business day** of every month in which you specify a transfer to be made. Funds are then pooled and exchanged for U.S. dollars. The resulting funds will then be deposited into your U.S. chequing account on the **5th business day** of the month.

PLEASE NOTE: allow for weekends and statutory holidays in both countries to determine the deposit date into your U.S. chequing account.

First time participants

If you are a first time participant, simply complete the attached enrolment form, indicating either Option 1 or Option 2, the Canadian dollar amount(s) that you would like to transfer and the month in which you would like to begin the program.

You can either mail or fax the enrolment form. Please attach a cheque specimen marked "VOID" from both your Canadian and U.S. chequing accounts, and forward all documents to the Snowbird Currency Exchange Program, c/o the Canadian Snowbird Association.

Important: U.S. dollar bank account(s) must be situated in the United States. U.S. dollar accounts in Canada are not eligible for this program.

If you have enrolled previously

If you have previously participated in the program and would like to extend, increase or reduce your transfers, or change Options, simply complete the attached enrolment form and mail or fax it to the Snowbird Currency Exchange Program, c/o the Canadian Snowbird Association.

If your banking information has changed, please provide cheque specimens marked "VOID" for each account that has changed.

Fees

The following fees will be charged to your Canadian account:

- A one-time enrolment fee of \$5.00 in the month of your first transfer.
- **CSA Lifetime Members** - Monthly transfers are FREE.
- **CSA Members** - \$2.00 each month a transfer is made.
- **Non-CSA Members** - \$5.00 each month a transfer is made.
- \$25.00 Non-Sufficient Funds (NSF) fee, if applicable.

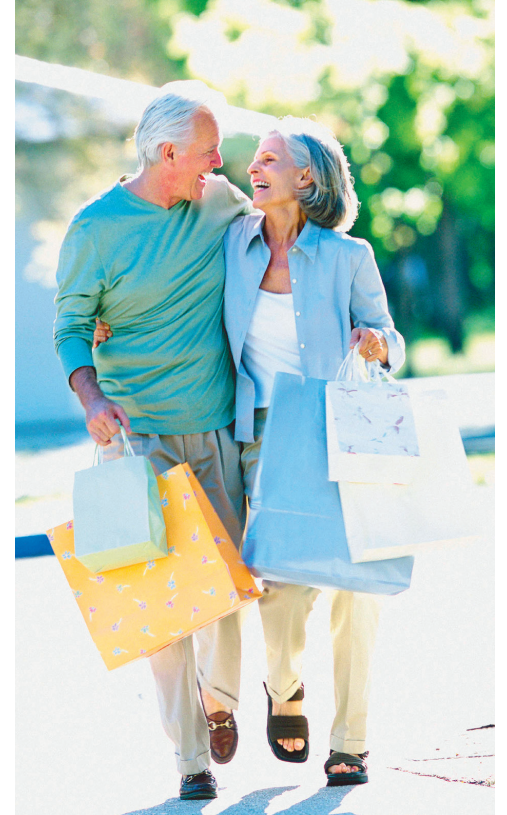
Please Note: All enrolment forms, "VOIDED" cheques and any changes to your Snowbird Currency Exchange account MUST be received at least **5 business days** prior to the 1st day of each month.

For more information please call:



CANADIAN SNOWBIRD
ASSOCIATION

1-800-265-3200
www.SnowbirdExchange.com



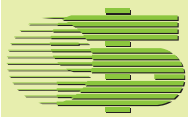
**Proven by thousands
of snowbirds**

**Exclusive, preferred
exchange rates**

**Automatic monthly
transfers**

**Low or no transfer
fees**

**Save \$100s each
year!**



Snowbird Currency Exchange Program™

Enrolment Form



Personal Information

Is this a change to an existing account? Yes No

CSA Member Number (if applicable) _____

Name _____

Joint Account Holder's Name _____

Canadian Address

Telephone () _____

Cell Phone () _____

Email Address _____

U.S. Address

U.S. Telephone () _____

Please attach a cheque specimen marked "VOID" from both your Canadian and U.S. chequing accounts to ensure transfers are routed correctly.

Single transfers in excess of \$10,000 CAD require prior approval.

Pre-register your Email account, above, to make changes to dollar amounts. Any other changes must be made in writing.

Please choose only **ONE** transfer option

OPTION 1 - Continuous, Equal Monthly Transfers

Use this section to transfer the **SAME AMOUNT** each month, indefinitely. A new enrolment form **will not** be required each year.

Beginning the 1st business day of _____ month _____ year

Transfer amount (enter Canadian dollars (CAD) ONLY) \$ _____ CAD

OPTION 2 - Customized Monthly Transfers

Indicate the amount (in Canadian dollars (CAD) ONLY) that you would like deducted from your Canadian chequing account, the month and the year of each transfer. A new enrolment form **will be** required for each travel season.

MONTH	YEAR	AMOUNT	MONTH	YEAR	AMOUNT
Oct 1,	_____	\$ _____ CAD	Apr 1,	_____	\$ _____ CAD
Nov 1,	_____	\$ _____ CAD	May 1,	_____	\$ _____ CAD
Dec 1,	_____	\$ _____ CAD	Jun 1,	_____	\$ _____ CAD
Jan 1,	_____	\$ _____ CAD	Jul 1,	_____	\$ _____ CAD
Feb 1,	_____	\$ _____ CAD	Aug 1,	_____	\$ _____ CAD
Mar 1,	_____	\$ _____ CAD	Sep 1,	_____	\$ _____ CAD

PRE-AUTHORIZED DEBIT AGREEMENT

In this agreement, "I/we", "my/our" and "me/us" refer to the Account Holder(s) who sign(s) below.

I/We agree to participate in the Snowbird Currency Exchange Program (SCEP) and pre-authorize debits (Pre-Authorized Debit) from my/our Canadian dollar chequing account (VOID cheque attached) made in accordance with this enrolment form or subsequent changes I/we submit in writing.

I/We understand that the SCEP will pool my/our Canadian dollars with other members' funds to obtain preferred exchange rates, and the equivalent value in U.S. dollars will be deposited into my/our U.S. dollar chequing account situated in the United States.

If, for any reason, a Pre-Authorized Debit is not successfully withdrawn from my/our Canadian dollar chequing account, and if the equivalent U.S. dollars are deposited into my/our U.S. dollar chequing account, I/we authorize the SCEP to recover, from my/our U.S.

chequing account, the U.S. dollars deposited by the SCEP.

I/We agree that all changes or cancellations, including changes in the bank account information, must be made in writing **at least 5 business days** prior to the 1st day of the month.

I/We agree that delivery of this agreement constitutes delivery of the same by me/us to my/our Canadian and U.S. banks and that each is not required to verify that any Pre-Authorized Debit has been withdrawn in accordance with this agreement.

I/We warrant that all persons whose signatures are required to sign for the respective bank accounts have signed this agreement.

I/We understand and agree to the foregoing terms and conditions and I/we acknowledge receipt of a copy of this agreement.

Dated at _____ this _____ day of _____, _____

location

day

month

year

Applicant's Signature

Joint Account Holder's Signature

For joint accounts both signatures are required.

Please send your completed and signed enrolment form along with your "VOID" cheques (if applicable) to:

Snowbird Currency Exchange Program, 180 Lesmill Road, Toronto, Ontario, M3B 2T5

Tel: 416-391-9000 or 1-800-265-3200 • **Fax:** (416) 441-7007 • **Email:** csastaff@snowbirds.org



Product From: Medipac International Inc.
180 Lesmill Rd. Toronto, Ontario, M3B 2T5

